

**Fill in this information to identify the case:**

Debtor 1 JANIE D NEELY

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: EASTERN District of Texas  
(State)

Case number 19-60781

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: GSF Mortgage CorporationCourt claim no. (if known): 5

Last 4 digits of any number you use to  
Identify the debtor's account: xxxxx1644

**Date of payment change:**  
Must be at least 21 days after date  
of this notice 05/01/2021

**New total payment** \$1,037.99  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$346.01New escrow payment: \$376.17**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

Debtor 1 JANIE D NEELY  
First Name Middle Name Last Name

Case number (if known) 19-60781

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's attorney.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

✕ /s/ Brenda Likavec  
Signature

Date 03/24/2021

Print Brenda Likavec  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis & Moody, P.C.

Address 400 N. Sam Houston Pkwy E, Suite 900A  
Number Street  
Houston TX 77060  
City State ZIP Code

Contact phone (281) 925-5200

Email Brenda.Likavec@il.cslegal.com

**CERTIFICATE OF SERVICE**

I hereby certify that on 03/24/2021 a true and correct copy of the Notice of Mortgage Payment Change and Escrow Analysis shall be served via electronic means, if available, otherwise by regular, first class mail on 03/25/2021 to the following parties at the addresses indicated by deposit in the United States Mail, first class postage prepaid.

JANIE D NEELY149 RIDGEWOOD LANE  
MURCHISON, TX 75778  
**DEBTOR**

WILLIAM H. LIVELY, JR.  
432 S. BONNER AVE.  
TYLER, TX 75702  
**ATTORNEY FOR DEBTOR**

LLOYD KRAUS  
110 N. COLLEGE AVE., 12TH FLOOR  
TYLER, TX 75702  
**CHAPTER 13 TRUSTEE**

**PARTIES REQUESTING NOTICE**

Van Zandt CAD  
c/o Lisa Large Cockrell  
Linebarger Goggan Blair & Sampson, LLP  
2777 N. Stemmons Freeway  
Suite 1000  
Dallas, TX 75207

**ENTITY WITH INTEREST IN PROPERTY:**

*Codilis & Moody, P.C.*

/s/ Brenda Likavec  
Lakia' S. McCline SBOT#24093485  
Brenda A. Likavec ARDC#06330036  
Nicole Bartee SBOT#24001674  
Rachael A. Stokas ARDC#6276349  
Peter C. Bastianen ARDC#6244346  
**ATTORNEYS FOR SECURED CREDITOR**





PERSONAL INFORMATION REDACTED



JANIE NEELY  
149 RIDGEWOOD LN  
MURCHISON TX 75778-4621

02/24/21

LOAN NO: [REDACTED]

https://gsfservicing.loanadministration.com

Customer Service 866-367-7524

Page 1 of 2

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

**PRESENT LOAN PAYMENT**

Your present payment, 12/01/20 consists of: Principal & Interest (P & I)	\$661.82
Escrow Deposit	\$346.01
<b>Total Loan Payment</b>	<b>\$1,007.83</b>

**ANTICIPATED ANNUAL DISBURSEMENTS**

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Mortgage Ins	\$1,040.64
	Hazard Ins	\$1,364.59
	County Tax	\$1,884.85

Annual Disbursements: **\$4,290.08** One-Twelfth/Monthly Amount: **\$357.51**

**ACCOUNT HISTORY**

This section is the actual activity that occurred between 02/20 through 04/20. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
			<b>Beginning Balance</b>	<b>-\$7.64</b>
MAR 2020	346.00	88.41	FHA MIP	249.95
APR 2020	346.00	88.41	FHA MIP	507.54

The following statement of activity in your escrow account from 05/20 through 04/21 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,007.83 and \$346.01 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Projected Payments	Actual Payments	Projected Disbursements	Actual Disbursements	Description	Projected Escrow Account Balance	Actual Escrow Account Balance
					<b>Beginning Balance</b>	<b>\$1,545.60</b>	<b>\$507.54</b>
MAY 2020	346.00	346.00	88.41	*	FHA MIP	1,803.19	853.54
MAY 2020				88.41 *	FHA MIP	1,803.19	765.13

\*\*\* CONTINUED ON REVERSE SIDE \*\*\*

**SHORTAGE**

Janie Neely  
149 Ridgewood Ln  
Murchison TX 75778-4621



Loan Number: [REDACTED]  
Shortage Amount: **\$223.88**

If you choose to pay your escrow shortage of \$223.88 in full, your new loan payment amount will be \$1,019.33. Please include your loan number on your check and make it payable to "GSF Mortgage Corporation" and send to:

PAYMENT PROCESSING CENTER  
PO BOX 11733  
NEWARK, NJ 07101-4733

JUN 2020	346.00	346.00	88.41	* FHA MIP	2,060.78	1,111.13
JUN 2020				88.41 * FHA MIP	2,060.78	1,022.72
JUL 2020	346.00	346.00	88.41	* FHA MIP	2,318.37	1,368.72
JUL 2020			1,206.29	1,364.59 * HAZARD INS	1,112.08	4.13
JUL 2020				88.41 * FHA MIP	1,112.08	-84.28
AUG 2020	346.00	346.01 *	88.41	88.41 FHA MIP	1,369.67	173.32
SEP 2020	346.00	346.01 *	88.41	* FHA MIP	1,627.26	519.33
SEP 2020				86.72 * FHA MIP	1,627.26	432.61
OCT 2020	346.00	346.01 *	88.41	* FHA MIP	1,884.85	778.62
OCT 2020				86.72 * FHA MIP	1,884.85	691.90
NOV 2020	346.00	346.01 *	88.41	* FHA MIP	2,142.44	1,037.91
NOV 2020				86.72 * FHA MIP	2,142.44	951.19
DEC 2020	346.00	346.01 *	88.41	* FHA MIP	2,400.03	1,297.20
DEC 2020			1,884.85	1,884.85 R.E. TAX	515.18	-587.65
DEC 2020				86.72 * FHA MIP	515.18	-674.37
JAN 2021	346.00	346.01 *	88.41	* FHA MIP	772.77	-328.36
JAN 2021				86.72 * FHA MIP	772.77	-415.08
FEB 2021	346.00	1,384.04 E*	88.41	E* FHA MIP	1,030.36	968.96
FEB 2021				86.72 * FHA MIP	1,030.36	882.24
MAR 2021	346.00	346.01 E*	88.41	86.72 E* FHA MIP	1,287.95	1,141.53
APR 2021	346.00	346.01 E*	88.41	86.72 E* FHA MIP	1,545.54	1,400.82

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$4,152.06. Under Federal Law, your lowest monthly balance should not have exceeded \$515.18, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$515.18.

### ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 05/21 through 04/22 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			<b>Beginning Balance</b>	<b>\$1,400.82</b>	<b>\$1,624.70</b>
MAY 2021	357.51	86.72	FHA MIP	1,671.61	1,895.49
JUN 2021	357.51	86.72	FHA MIP	1,942.40	2,166.28
JUL 2021	357.51	86.72	FHA MIP	2,213.19	2,437.07
JUL 2021		1,364.59	HAZARD INS	848.60	1,072.48
AUG 2021	357.51	86.72	FHA MIP	1,119.39	1,343.27
SEP 2021	357.51	86.72	FHA MIP	1,390.18	1,614.06
OCT 2021	357.51	86.72	FHA MIP	1,660.97	1,884.85
NOV 2021	357.51	86.72	FHA MIP	1,931.76	2,155.64
DEC 2021	357.51	86.72	FHA MIP	2,202.55	2,426.43
DEC 2021		1,884.85	R.E. TAX	317.70	541.58
JAN 2022	357.51	86.72	FHA MIP	588.49	812.37
FEB 2022	357.51	86.72	FHA MIP	859.28	1,083.16
MAR 2022	357.51	86.72	FHA MIP	1,130.07	1,353.95
APR 2022	357.51	86.72	FHA MIP	1,400.86	1,624.74

**Your Projected Escrow Account Balance as of 04/30/21 is \$1,400.82. Your Required Beginning Escrow Balance according to this analysis should be \$1,624.70.**

This means you have a Shortage of \$223.88. Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$541.58 as shown in December. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

\*\*\* CONTINUED ON NEXT PAGE \*\*\*

**NEW LOAN PAYMENT**

Your new payment consists of:	Principal & Interest (P & I)	\$661.82
	Escrow Deposit	\$357.51
	Escrow Shortage Amount	\$18.66
<b>New Loan Payment</b>	<b>Beginning on May 1, 2021</b>	<b>\$1,037.99</b>

**Important Notes:**

**Automatic Draft Customers:** If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

**Adjustable Rate Mortgage Customers:** If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

**Insurance Renewal/Changing Insurance Companies:** Upload proof of insurance coverage at [www.MyCoverageInfo.com](http://www.MyCoverageInfo.com) using PIN: [REDACTED]

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 866-367-7524.

